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June 6 2005

Dear Sir

Art Unit 2136: Examiner: Pramila Parthasarathy

Application Number 09/881,117 Richard M Gardner
Remote authentication for secure system access and payment systems

With reference to your Office Action with mailing date of 05/26/2005, I respond to the comments therein by submitting a new set of Claims which I trust are now in the format required: if not I should be glad of your direction as to precisely what is required or where precisely to find the correct format on your website.

Yours truly

Richard M Gardner